

Certificate Number: 17082-PAW-DE-034826433

Bankruptcy Case Number: 16-11223



17082-PAW-DE-034826433

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 29, 2020, at 4:36 o'clock PM MST, DAVID F CZARNECKI completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: August 29, 2020 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director